

**GREGORY A. BURRELL**  
**STANDING CHAPTER 13 TRUSTEE**

**District of Minnesota**  
100 South Fifth Street  
Suite 480  
Minneapolis, MN 55402  
Phone (612) 277-1238 Fax (612) 354-3380  
Email:jme@ch13mn.com

February 9, 2021

KURT N SPETEN  
LOIS E SPETEN  
6230 OTTER LAKE ROAD  
LINO LAKES, MN 55110-1016

Re: 16-40416 KHS

To Whom It May Concern:

According to our records and subject to the final payment(s) per the Chapter 13 base plan being honored, the above debtor(s) have completed all payments under the Chapter 13 Plan. The Trustee's request for discharge will only be filed with the Bankruptcy Court if all of the requirements stated below have been satisfied.

Please be advised that if the requirement(s) marked with an **X** below are not satisfied within thirty days from the date of this letter, there is a possibility that your case may be closed without a discharge being entered.

**If you are eligible for discharge**, the Trustee's request for discharge will be filed provided no additional claims are filed, all claims are accounted for by the court and all requirements for discharge are met, including:

\_\_\_\_\_ **Federal Bankruptcy Rule 1007 (b)(7)** requires that you file a certificate regarding completion of a Financial Management course with the Bankruptcy Court, after the case is filed.

      x       **Local Bankruptcy Rule 4004-1** requires you to file Local Form 4004-1 in order for you to obtain your discharge. Please contact your attorney, who will assist you in completing and filing this document. Your discharge cannot be granted until this completed document is filed with the Bankruptcy Court.

The Trustee does not report to any credit reporting agencies. You will need to deal directly with them, usually by furnishing a copy of the discharge order. They are listed in the yellow pages under "Credit Reporting Agencies".

Sincerely,

Gregory A. Burrell, Trustee  
By Jean Eckroth  
Auditor

cc: John D Lamey III